

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 24-16679-JKS
Chapter: 13
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mark H. Cho
363 Vesta Court
Ridgewood, NJ 07450

Helen Cho
363 Vesta Court
Ridgewood, NJ 07450

Social Security No.: xxx-xx-8024 xxx-xx-1517

Employer's Tax I.D. No.:

NOTICE OF HEARING ON APPLICATION FOR COMPENSATION

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable John K. Sherwood on:

Date: 10/24/24
Time: 10:00 AM
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D, Newark, NJ 07102

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

APPLICANT(S)

Ralph A Ferro Jr, Debtor's Attorney

COMMISSION OR FEES

\$11,395.00

EXPENSES

\$426.28

If this is a chapter 13 case, the fees and expenses awarded:

- will not reduce the amount to be paid to general unsecured creditors under the plan.
- will reduce the amount to be paid to general unsecured creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: September 30, 2024
JAN:

Jeanne Naughton
Clerk

In re:
Mark H. Cho
Helen Cho
Debtors

Case No. 24-16679-JKS
Chapter 13

District/off: 0312-2
Date Rcvd: Sep 30, 2024

User: admin
Form ID: 137

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Total Noticed: 46

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2024:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db/jdb | + Mark H. Cho, Helen Cho, 363 Vesta Court, Ridgewood, NJ 07450-2617 |
| 520320548 | + Andrew Sklar, Esq., 20 Brace Road, Suite 205, Cherry Hill, NJ 08034-2634 |
| 520320550 | + Arnel Mgmt Company, 949 S Coast Drive, Suite 600, Costa Mesa, CA 92626-7734 |
| 520320553 | + Barclays Bank, 745 7th Avenue, New York, NY 10019-6801 |
| 520339305 | + JAY WINSTON, Winston & Winston P.C., 670 White Plains Road - Penthouse-Suite, SCARSDALE, NY 10583-5025 |

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Sep 30 2024 20:53:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Sep 30 2024 20:53:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 520320546 | + Email/Text: bankruptcy@acacceptance.com | Sep 30 2024 20:53:00 | American Credit Acceptance, 961 E Main Street, Spartanburg, SC 29302-2149 |
| 520320547 | + Email/PDF: bncnotices@becket-lee.com | Sep 30 2024 21:00:18 | American Express, 200 Vesey Street, New York, NY 10285-0002 |
| 520360547 | Email/PDF: bncnotices@becket-lee.com | Sep 30 2024 20:59:49 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 520320549 | ^ MEBN | Sep 30 2024 20:49:19 | Apotheker Scian, P.C., 520 Fellowship Road, Suite C-306, Box 5496, Mount Laurel, NJ 08054-3410 |
| 520320551 | + Email/PDF: resurgentbknotifications@resurgent.com | Sep 30 2024 20:59:46 | Ashley Funding Services, c/o Resurgent Capital Services, BOx 10587, Greenville, SC 29603-0587 |
| 520384684 | Email/Text: creditcardbkcorrespondence@bofa.com | Sep 30 2024 20:51:00 | Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033 |
| 520320552 | + Email/Text: mortgagebkcorrespondence@bofa.com | Sep 30 2024 20:53:00 | Bank of America, NA, 100 North Tryon Street, Charlotte, NC 28202-2135 |
| 520320554 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Sep 30 2024 21:00:33 | Bloomingdale's Citibank, Box 8218, Mason, OH 45040-8218 |
| 520320555 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Sep 30 2024 20:59:45 | Capital One Bank, 10700 Capital One Way, Richmond, VA 23060-9243 |
| 520320556 | + Email/Text: bankruptcy@cavps.com | Sep 30 2024 20:53:00 | Cavalry Portfolio Serv., 1 American Lane, Suite 220, Greenwich, CT 06831-2563 |
| 520322848 | + Email/Text: bankruptcy@cavps.com | Sep 30 2024 20:53:00 | Cavalry SPV I, LLC, PO Box 4252, Greenwich, |

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|-----------|--|----------------------|--|
| 520320557 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Sep 30 2024 21:10:53 | CT 06831-0405 CitiBank, NA, 701 East 60th Street North, Sioux Falls, SD 57104-0432 |
| 520320558 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Sep 30 2024 21:11:02 | Citibank/The Home Depot, Box 790034, Saint Louis, MO 63179-0034 |
| 520320559 | Email/PDF: Citi.BNC.Correspondence@citi.com | Sep 30 2024 20:59:43 | DSNB/Bloomingdales, Box 8067, Mason, OH 45040 |
| 520320560 | + Email/Text: EB_CollectionsRecoveryTeam@Regions.com | Sep 30 2024 20:53:00 | Enerbank, 650 S Main Street, Salt Lake City, UT 84101-2843 |
| 520320561 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Sep 30 2024 21:00:02 | Home Depot, Box 6497, Sioux Falls, SD 57117-6497 |
| 520320562 | Email/Text: sbse.cio.bnc.mail@irs.gov | Sep 30 2024 20:53:00 | Internal Revenue Service, Box 7346, Philadelphia, PA 19101-7346 |
| 520320563 | Email/PDF: ais.chase.ebn@aisinfo.com | Sep 30 2024 21:10:58 | JPMCB Card, Box 15298, Wilmington, DE 19850 |
| 520341564 | + Email/Text: JPMCBKnotices@nationalbankruptcy.com | Sep 30 2024 20:52:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013 |
| 520320564 | ^ MEBN | Sep 30 2024 20:49:59 | KML Law Group, P.C., 701 Market Street, #5000, Philadelphia, PA 19106-1541 |
| 520337194 | Email/PDF: resurgentbknotifications@resurgent.com | Sep 30 2024 20:59:48 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 520320565 | + Email/PDF: resurgentbknotifications@resurgent.com | Sep 30 2024 21:00:30 | LVNV Funding, LLC, c/o Resurgent Capital Services, LP, 55 Beattie Place #110, Greenville, SC 29601-5115 |
| 520320566 | ^ MEBN | Sep 30 2024 20:51:11 | Lyons, Doughty & Veldhuis, 5 Green Tree Center, 525 Rt 73 North, Suite 400, Box 987, Marlton, NJ 08053-3422 |
| 520320567 | + Email/Text: bnc@nordstrom.com | Sep 30 2024 20:52:18 | Nordstrom/TD, 13531 E Caley Avenue, Englewood, CO 80111-6505 |
| 520344245 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Sep 30 2024 21:00:01 | PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541 |
| 520320568 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Sep 30 2024 21:00:30 | Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502 |
| 520320569 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Sep 30 2024 20:59:46 | Portfolio Recovery Associates, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502 |
| 520320570 | + Email/Text: bnc-quantum@quantum3group.com | Sep 30 2024 20:53:00 | Quantum 3 Group, LLC, Box 788, Kirkland, WA 98083-0788 |
| 520324513 | Email/Text: bnc-quantum@quantum3group.com | Sep 30 2024 20:53:00 | Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788 |
| 520320571 | + Email/Text: bankruptcyteam@quickenloans.com | Sep 30 2024 20:53:00 | Quicken Loans, 1050 Woodward Drive, Detroit, MI 48226-3573 |
| 520320572 | + Email/Text: bankruptcyteam@quickenloans.com | Sep 30 2024 20:53:00 | Rocket Mortgage, LLC, 1050 Woodward Avenue, Detroit, MI 48226-3573 |
| 520353215 | + Email/Text: bankruptcyteam@quickenloans.com | Sep 30 2024 20:53:00 | Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408 |
| 520320573 | Email/Text: NJTax.BNCnoticeonly@treas.nj.gov | Sep 30 2024 20:52:00 | State of NJ Div of Taxation, Box 245, Trenton, NJ 08695 |
| 520320574 | ^ MEBN | Sep 30 2024 20:50:41 | Telecom, Box 4500, Allen, TX 75013-1311 |
| 520329143 | + Email/Text: RASEBN@raslg.com | Sep 30 2024 20:52:00 | USAA Federal Savings Bank, Robertson, Anschutz, Schneid., Crane & Partners, PLLC, |

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|-----------|---|----------------------|---|
| 520320575 | + Email/Text: bkelectronicnotices@usaa.com | Sep 30 2024 20:51:00 | 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001 |
| 520375289 | + Email/PDF: ebn_ais@aisinfo.com | Sep 30 2024 21:00:01 | USAA Savings Bank, 10750 McDermott Freeway, San Antonio, TX 78288-1600 |
| 520369223 | Email/PDF: ais.wellsfargo.ebn@aisinfo.com | Sep 30 2024 21:00:40 | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 520320576 | + Email/PDF: ais.wellsfargo.ebn@aisinfo.com | Sep 30 2024 21:00:02 | Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438 |
| | | | Wells Fargo Card Service, Box 14517, Des Moines, IA 50306-3517 |

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|--|
| 520360548 | * | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 520360549 | * | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 520343468 | *+ | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013 |
| 520384670 | *P++ | PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541 |

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2024 at the address(es) listed below:

| Name | Email Address |
|---------------------|--|
| Denise E. Carlon | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com |
| Marie-Ann Greenberg | magecf@magtrustee.com |
| Ralph A Ferro, Jr | on behalf of Debtor Mark H. Cho ralphferrojr@msn.com |
| Ralph A Ferro, Jr | on behalf of Joint Debtor Helen Cho ralphferrojr@msn.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

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